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To: Joseph Thomas, Art Unit 3626 From: John W. Greenwald

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Page 1 of 3

Fax: 703.305.7687

Date: June 15, 2004

Re: U.S. Serial No. 09/760, 226

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FORMAL AMENDMENT

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Fax to: Examiner Nguyen, Tan D.
U.S. Patent and Trademark Office
Group Art Unit 3629

At Fax Number: (703) 872-9306
USPTO central facsimile number

From: Patrick J. G. Stiennon
Date: June 15, 2004
Time: _____
Our Reference: FORSAL-25

This transmission has 10 pages (including this sheet)

There follows in Application No. 09/966,424.

- PTO/SB/21 Transmittal letter (1 p)
- Amendment (8 pp)


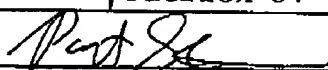
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TRANSMITTAL FORM (To be used for all correspondence after initial filing)		Application Number	09/966,424
		Filing Date	September 28, 2001
		First Named Inventor	Kari M. Mäki
		Group Art Unit	3629
		Examiner Name	Nguyen, Tan D.
Total Number of Pages in This Submission		Attorney Docket Number	FORSAL-25
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts Under 37 CFR 1.52 or 1.53		<input type="checkbox"/> Assignment Papers (For an Application) <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69) And Accompanying Petition <input type="checkbox"/> To Convert a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund	
<input type="checkbox"/> After Allowance Communication To Group <input type="checkbox"/> Appeal Communication to Board Of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Additional Enclosure(s) (Please identify below):		Remarks The Commissioner is hereby authorized to charge any additional fees that may be required with respect to this communication, or credit any overpayment, to Deposit Account No. 50-2663	
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June 15, 2004

Examiner Joseph Thomas
Supervisor, Art Unit 3626
United States Patent and Trademark Office

Via Facsimile

RE: US Non-Provisional Patent Application for
METHOD FOR TARGETING INSURANCE POLICY
INCENTIVE REWARDS
Serial No.: 09/760,226
Filed: January 21, 2001
Our File No.: 8C15.1-011

Dear Sir:

The above-referenced application was filed more than thirty (30) months ago, and even after repeated assurances that this application would be examined, to date no Action has been received by Applicant's undersigned attorney. Applicant's undersigned attorney was assured in a telephone conference with the Examiner on two occasions (in May of 2002 and April of 2003), that an Office Action would be mailed within three (3) to four (4) months. To date, no such Office Action has been received. Applicant hereby petitions the Patent and Trademark Office for examination and allowance.

With best regards, I remain,

Very truly yours,

John W. Greenwald
For the Firm

JWG:cbs

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